

DEPT 813 9993170115014
PO BOX 4115
CONCORD CA 94524

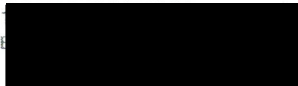


RETURN SERVICE REQUESTED

January 27, 2015



TANYA HARTMAN



FINANCIAL RECOVERY SERVICES, INC.

P.O. Box 385908
Minneapolis, MN 55438-5908
1-866-418-9057

CURRENT CREDITOR: LVNV FUNDING LLC
ORIGINAL CREDITOR: CITIBANK (SOUTH DAKOTA), N.A.
REGARDING: RADIO SHACK LOGO 311 & 3
ACCOUNT NUMBER: XXXXXXXXX2709
DATE OF LAST PAYMENT: 02/01/02
CHARGE-OFF DATE: 09/30/02
DATE FIRST DELINQUENT: 03/30/02

BALANCE ITEMIZATION

PRINCIPAL BALANCE: \$1347.03
INTEREST BALANCE: \$642.71
BALANCE DUE: \$1989.74
FRS FILE NUMBER: LBP164
ON-LINE PIN NUMBER: 9224
(Used to access and view your file on WWW.FIN-REC.COM)

*******TAX SEASON SETTLEMENT REDUCTION OFFER*******

WE ARE REQUIRED BY LAW TO GIVE YOU THE FOLLOWING INFORMATION ABOUT THIS DEBT. The legal time limit (statute of limitations) for suing you to collect this debt has expired. However, if somebody sues you anyway to try to make you pay this debt, court rules REQUIRE YOU to tell the court that the statute of limitations has expired to prevent the creditor from obtaining a judgment. EVEN though the statute of limitations has expired, you may CHOOSE to make payments. However, BE AWARE: if you make a payment, the creditor's right to sue you to make you pay the entire debt may START AGAIN.

Are you receiving a tax refund? We are authorized to settle the above listed account(s) at a substantial reduction to you!!! You can save a bundle and get rid of this debt.

As of the date of this notice you owe \$1,989.74. To make this easier for you to resolve during this tax season, we are authorized to offer you the following options listed below:

1. () Our office will allow you to settle your account for 50.00% of the above referenced balance for a total 1 time lump sum payment of \$994.87. We request this payment within 35 days after receipt of this letter. If you need additional time to respond to this offer, please contact us. Upon receipt and clearance of the payment of \$994.87, this account will be considered settled in full for less than the full balance and you will be released of all liability to the creditor relative to the above listed account. We are not obligated to renew this offer. ; or
2. () Our office will allow you to settle your account for 57.50% of the above referenced balance for a total payment of \$1,144.10. You can pay this in 2 payments and we request the first payment within 35 days after receipt of this letter and the payments can be no more than 30 days apart. If you need additional time to respond to this offer, please contact us. Upon receipt and clearance of these two payments of \$572.05, this account will be considered settled in full for less than the full balance and you will be released of all liability to the creditor relative to the above listed account. We are not obligated to renew this offer. ; or
3. () Our office will allow you to settle your account for 65.00% of the above referenced balance for a total payment of \$1,293.33. You can pay this in 3 payments and we request the first payment within 35 days after receipt of this letter and the payments can be no more than 30 days apart. If you need additional time to respond to this offer, please contact us. Upon receipt and clearance of these three payments of \$431.11, this account will be considered settled in full for less than the full balance and you will be released of all liability to the creditor relative to the above listed account. We are not obligated to renew this offer.

These settlement offers may have tax consequences. We recommend that you consult independent tax counsel of your own choosing if you desire advice about any tax consequences which may result from this settlement. FRS is not a law firm and FRS will not initiate any legal proceedings or provide you with legal advice. The offers of settlement in this letter are merely offers to resolve your account for less than the balance due.

For assistance, please feel free to call us at the toll free number listed below or use our online consumer help desk. FRS now accepts some forms of payment online at www.fin-rec.com. See your online access PIN above. If you are sending your payment by overnight delivery, please use the following address: 4510 W. 77th St., Suite 200, Edina, MN 55435

SINCERELY,
JOSH ALPUERTO
ACCOUNT MANAGER
TOLL FREE: 1-866-418-9057

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Office hours are: Monday-Thursday, 7am to 8pm; Friday 7am to 5pm; Saturday 7am to noon.

NOTE: ANY CHECK RETURNED FOR INSUFFICIENT FUNDS OR ACCOUNT CLOSED WILL BE ASSESSED A \$15.00 CHARGE.

Detach Coupon And Mail Payment

FRS File #: 164



1-866-418-9057

Current Balance: \$1989.74

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 041

FRS File #: 164



1-866-418-9057

Current Balance: \$1989.74

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 041

FRS File #: 164



1-866-418-9057

Current Balance: \$1989.74

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 041